Listing of Claims:

1.   (Currently Amended) A method for effecting at least one payment for a user of an electronic auction web site maintained by an electronic auction system, said method comprising the steps of:

providing the user via a graphical user interface with an option to enable loaning of funds for at least one transaction conducted via the electronic auction web site;

receiving authorization by a payment system from the user of the electronic auction web site in response to the option to loan funds thereto for effecting the at least one payment; [[and]]

enabling the display to the user of at least two payment sources for effecting the at least one payment, wherein one of the at least two payment sources is a payment account corresponding to the user and one of the at least two payment sources is a loaning funds payment source;

loaning funds by the payment system via at least the loaning funds payment source for effecting the at least one payment if authorization from the user in response to the option has been received, wherein the payment system is in operative communication with the electronic auction system and maintains a payment segment of the electronic auction system and a plurality of payment accounts, including the payment account corresponding to the user; and

enabling access to the payment account corresponding to the user and maintained by the payment system via at least one web page of the electronic auction web site.

2.   (Original) The method according to Claim 1, further comprising the step of charging the user of the electronic auction web site interest for the funds loaned.

3.   (Cancelled)

4.   (Currently Amended) The method according to Claim 1, wherein the <u>option enables automatic loaning of funds if the option is selected by the user prior to a need to effect the at least one payment by said payment system and the payment account of the plurality of payment accounts corresponding to the user has insufficient funds for effecting payment</u> ~~step of loaning funds occurs automatically or is initiated by the user of the electronic auction web site~~.

5.   (Original) The method according to Claim 1, further comprising the steps of:
        determining whether the user of the electronic auction web site owes funds greater than a predetermined amount to an operator associated with the payment system; and
        preventing the user from performing at least one action via the electronic auction web site, if the user owes funds greater than the predetermined amount to the operator associated with the payment system.

6.   (Original) The method according to Claim 5, wherein the step of determining comprises the step of determining whether the user has paid a predetermined

percentage of the funds owed during a predetermined period of time, if it is determined that the user owes funds greater than the predetermined amount to the operator.

7.   (Original) The method according to Claim 1, further comprising the step of receiving funds to be loaned to the user of the electronic auction web site from a financial institution.

8.   (Original) The method according to Claim 7, wherein the funds to be loaned are received from the financial institution by the payment system, and wherein the payment system charges the user of the electronic auction web site a fee for receiving funds from the financial institution.

9.   (Original) The method according to Claim 8, wherein the payment system charges a fee to the financial institution for loaning funds received from the financial institution to the user of the electronic auction web site.

10.   (Original) The method according to Claim 9, wherein the fee is based on interest earned by the financial institution for the funds loaned to the user of the electronic auction web site.

11.   (Original) The method according to Claim 8, wherein the financial institution is owned and/or operated by an operator of the payment system.

12.   (Original) The method according to Claim 1, wherein the step of loaning funds for effecting the at least one payment comprises the step of transferring the funds loaned to at least one account.

13.   (Original) The method according to Claim 12, wherein the at least one account includes an account corresponding to an operator of the electronic auction system and at least one account corresponding to another user of the electronic auction web site.

14.   (Currently Amended) A method for effecting at least one payment for a user of an electronic auction web site, said method comprising the steps of:

providing the user with an option to enable loaning of funds if a payment source corresponding to the user has insufficient funds for effecting payment for at least one transaction conducted via the electronic auction web site;

receiving authorization from the user to use a payment source corresponding to the user in response to the option for effecting the at least one payment and to loan funds to the user if the payment source has insufficient funds;

determining if the payment source corresponding to the user has sufficient funds for effecting the at least one payment; and

loaning funds for effecting the at least one payment if the payment source corresponding to the user has insufficient funds for effecting the at least one payment and authorization from the user has been received, wherein the payment system is in operative communication with the electronic auction system, and wherein the payment source

corresponding to the user is a payment account maintained by the payment system and accessible by the user via at least one web page of the electronic auction web site.

15.   (Original) The method according to Claim 14, further comprising the step of charging the user of the electronic auction web site interest for the funds loaned.

16.   (Original) The method according to Claim 14, further comprising the step of receiving funds to be loaned to the user of the electronic auction web site from a financial institution.

17.   (Original) The method according to Claim 16, further comprising the step of charging the user a fee for receiving funds from the financial institution.

18.   (Original) The method according to Claim 16, further comprising the step of charging a fee to the financial institution for loaning funds received from the financial institution to the user of the electronic auction web site.

19.   (Currently Amended) A payment system for effecting at least one payment for a user of an electronic auction web site maintained by an electronic auction system, said system comprising:

means for providing the user via a graphical user interface with an option to enable loaning of funds for at least one transaction conducted via the electronic auction web site;

means for receiving authorization by [[a]] the payment system from the user of the electronic auction web site in response to the option to loan funds thereto for effecting the at least one payment; [[and]]

means for enabling the display to the user of at least two payment sources for effecting the at least one payment, wherein one of the at least two payment sources is a payment account corresponding to the user and one of the at least two payment sources is a loaning funds payment source;

means for loaning funds by the payment system via at least the loaning funds payment source for effecting the at least one payment if authorization from the user in response to the option has been received, wherein the payment system is in operative communication with the electronic auction system and maintains a payment segment of the electronic auction system and a plurality of payment accounts, including the payment account corresponding to the user; and

means for enabling access to the payment account corresponding to the user and maintained by the payment system via at least one web page of the electronic auction web site.

20.   (Currently Amended) The payment system according to Claim 19, wherein wherein the option enables automatic loaning of funds if the option is selected by the user prior to a need to effect the at least one payment by said payment system and a payment account corresponding to the user has insufficient funds for effecting payment the means for loaning funds is activated automatically or is initiated by the user of the electronic auction web site.

21.   (Original) The payment system according to Claim 19, further comprising:

means for determining whether the user of the electronic auction web site owes funds greater than a predetermined amount to an operator associated with the payment system; and

means for preventing the user from performing at least one action via the electronic auction web site, if the user owes funds greater than the predetermined amount to the operator associated with the payment system.

22.   (Original) The payment system according to Claim 19, further comprising means for charging the user of the electronic auction web site interest for the funds loaned.

23.   (Original) The payment system according to Claim 19, further comprising means for receiving funds to be loaned to the user from a financial institution.

24.   (Original) The payment system according to Claim 23, further comprising means for charging a fee to the financial institution for loaning funds received from the financial institution to the user of the electronic auction web site.

25.   (Previously Presented) The method according to Claim 1, wherein the step of receiving authorization entails receiving authorization prior to the beginning of an electronic auction conducted by the electronic auction system, during the electronic auction, or after the conclusion of the electronic auction.

26.   (Previously Presented) The method according to Claim 1, wherein the step of loaning funds comprises the steps of:

accessing a system account stored within a database of the payment system; and

deducting funds from the system account for loaning to the user.

27.   (Currently Amended) A method for effecting at least one payment for a user of an electronic auction web site maintained by an electronic auction system, said method comprising the steps of:

receiving <u>payment</u> authorization <u>via a graphical user interface</u> from the user of the electronic auction web site <u>prior to a conclusion of an electronic auction conducted via the electronic auction web site</u> to <u>automatically</u> loan funds thereto for effecting the at least one payment<u>, wherein the at least one payment is related to the electronic auction web site-related transaction</u>; and

loaning funds by at least one of a payment system of the electronic auction system and an external financial system for <u>automatically</u> effecting the at least one payment <u>following the conclusion of the electronic auction without receiving additional payment authorization from the user following the conclusion of the electronic auction</u>, wherein the payment system and the external financial system are in operative communication with the electronic auction system.

Claims 28-48   (Cancelled)

49.   (Currently Amended) The method according to Claim [[38]] 27, further comprising the step of performing at least one action by the payment system to effect payment [[by]] for the user of the electronic ~~commerce~~ auction web site of at least a portion of the loaned funds ~~which do not belong to the user and transferred to the at least one account.~~

50.   (Previously Presented) The method according to Claim 1, wherein the method does not entail receiving instructions from another user of the electronic auction web site regarding whether to loan funds by the payment system for effecting the at least one payment.

51.   (Previously Presented) The method according to Claim 1, wherein the method does not provide for any interaction between the user and another user of the electronic auction web site.

52.   (Previously Presented) The payment system according to Claim 19, wherein the payment system does not receive instructions from another user of the electronic auction web site regarding whether to loan funds for effecting the at least one payment.

53.   (Previously Presented) The method according to Claim 27, wherein the method does not entail receiving instructions from another user of the electronic auction web site regarding whether to loan funds by the at least one of the payment system and the external financial system for effecting the at least one payment.

54.   (Previously Presented) The method according to Claim 27, wherein the method does not provide for any interaction between the user and another user of the electronic auction web site.

Claims 55-58   (Cancelled)

59.   (New) A payment system for effecting at least one payment for a user of an electronic auction web site, said system comprising:

means for providing the user with an option to enable loaning of funds if a payment source corresponding to the user has insufficient funds for effecting payment for at least one transaction conducted via the electronic auction web site;

means for receiving authorization from the user to use a payment source corresponding to the user in response to the option for effecting the at least one payment and to loan funds to the user if the payment source has insufficient funds;

means for determining if the payment source corresponding to the user has sufficient funds for effecting the at least one payment; and

means for loaning funds for effecting the at least one payment if the payment source corresponding to the user has insufficient funds for effecting the at least one payment and authorization from the user has been received, wherein the payment system is in operative communication with the electronic auction system, and wherein the payment source corresponding to the user is a payment account maintained by the payment system and accessible by the user via at least one web page of the electronic auction web site.

60.   (New) The payment system according to Claim 59, further comprising the step of charging the user of the electronic auction web site interest for the funds loaned.

61.   (New) The payment system according to Claim 59, further comprising means for receiving funds to be loaned to the user of the electronic auction web site from a financial institution.

62.   (New) The payment system according to Claim 61, further comprising means for charging the user a fee for receiving funds from the financial institution.

63.   (New) The payment system according to Claim 61, further comprising means for charging a fee to the financial institution for loaning funds received from the financial institution to the user of the electronic auction web site.

64.   (New) A payment system for effecting at least one payment for a user of an electronic auction web site maintained by an electronic auction system, said system comprising:

means for receiving payment authorization via a graphical user interface from the user of the electronic auction web site prior to a conclusion of an electronic auction conducted via the electronic auction web site to automatically loan funds thereto for effecting the at least one payment, wherein the at least one payment is related to the electronic auction web site-related transaction; and

means for loaning funds by at least one of a payment system of the electronic auction system and an external financial system for automatically effecting the at least one payment following the conclusion of the electronic auction without receiving additional payment authorization from the user following the conclusion of the electronic auction, wherein the payment system and the external financial system are in operative communication with the electronic auction system.

65.   (New) The payment system according to Claim 64, further comprising means for performing at least one action by the payment system to effect payment for the user of the electronic auction web site of at least a portion of the loaned funds.

66.   (New) A method for effecting at least one payment for a user of an electronic commerce web site maintained by an electronic commerce system, said method comprising the steps of:

providing the user via a graphical user interface with an option to enable loaning of funds for at least one transaction conducted via the electronic commerce web site;

receiving authorization by a payment system from the user of the electronic commerce web site in response to the option to loan funds thereto for effecting the at least one payment;

enabling the display to the user of at least two payment sources for effecting the at least one payment, wherein one of the at least two payment sources is a payment account corresponding to the user and one of the at least two payment sources is a loaning funds payment source;

loaning funds by the payment system via at least the loaning funds payment source for effecting the at least one payment if authorization from the user in response to the option has been received, wherein the payment system is in operative communication with the electronic commerce system and maintains a payment segment of the electronic commerce system and a plurality of payment accounts, including the payment account corresponding to the user; and

enabling access to the payment account corresponding to the user and maintained by the payment system via at least one web page of the electronic commerce web site.

67.   (New) The method according to Claim 66, wherein the option enables automatic loaning of funds if the option is selected by the user prior to a need to effect the at least one payment by said payment system and the payment account of the plurality of payment accounts corresponding to the user has insufficient funds for effecting payment.

68.   (New) The method according to Claim 66, further comprising the steps of:

determining whether the user of the electronic commerce web site owes funds greater than a predetermined amount to an operator associated with the payment system; and

preventing the user from performing at least one action via the electronic commerce web site, if the user owes funds greater than the predetermined amount to the operator associated with the payment system.

69.   (New) The method according to Claim 68, wherein the step of determining comprises the step of determining whether the user has paid a predetermined percentage of the funds owed during a predetermined period of time, if it is determined that the user owes funds greater than the predetermined amount to the operator.

70.   (New) The method according to Claim 66, further comprising the step of receiving funds to be loaned to the user of the electronic commerce web site from a financial institution.

71.   (New) The method according to Claim 70, wherein the payment system charges a fee to the financial institution for loaning funds received from the financial institution to the user of the electronic commerce web site.

72.   (New) The method according to Claim 70, wherein the financial institution is owned and/or operated by an operator of the payment system.

73.   (New) The method according to Claim 66, wherein the step of loaning funds for effecting the at least one payment comprises the step of transferring the funds loaned to at least one account, wherein the at least one account includes an account corresponding to an operator of the electronic commerce system and at least one account corresponding to another user of the electronic commerce web site.

74. (New) The method according to Claim 66, wherein the step of receiving authorization entails receiving authorization prior to the beginning of an electronic commerce conducted by the electronic commerce system, during the electronic commerce, or after the conclusion of the electronic commerce.

75. (New) The method according to Claim 66, wherein the step of loaning funds comprises the steps of:

    accessing a system account stored within a database of the payment system; and

    deducting funds from the system account for loaning to the user.

76. (New) The method according to Claim 66, wherein the method does not entail receiving instructions from another user of the electronic commerce web site regarding whether to loan funds by the payment system for effecting the at least one payment.

77. (New) The method according to Claim 66, wherein the method does not provide for any interaction between the user and another user of the electronic commerce web site.

78. (New) A payment system for effecting at least one payment for a user of an electronic commerce web site maintained by an electronic commerce system, said system comprising:

means for providing the user via a graphical user interface with an option to enable loaning of funds for at least one transaction conducted via the electronic commerce web site;

means for receiving authorization by a payment system from the user of the electronic commerce web site in response to the option to loan funds thereto for effecting the at least one payment;

means for enabling the display to the user of at least two payment sources for effecting the at least one payment, wherein one of the at least two payment sources is a payment account corresponding to the user and one of the at least two payment sources is a loaning funds payment source;

means for loaning funds by the payment system via at least the loaning funds payment source for effecting the at least one payment if authorization from the user in response to the option has been received, wherein the payment system is in operative communication with the electronic commerce system and maintains a payment segment of the electronic commerce system and a plurality of payment accounts, including the payment account corresponding to the user; and

means for enabling access to the payment account corresponding to the user and maintained by the payment system via at least one web page of the electronic commerce web site.

79. (New) The payment system according to Claim 78, wherein the option enables automatic loaning of funds if the option is selected by the user prior to a need to effect the at least one payment by said payment system and the payment account of the

plurality of payment accounts corresponding to the user has insufficient funds for effecting payment.

80.   (New) The payment system according to Claim 78, further comprising means for receiving funds to be loaned to the user of the electronic commerce web site from a financial institution.

81.   (New) The payment system according to Claim 78, wherein the means for loaning funds comprises:

means for accessing a system account stored within a database of the payment system; and

means for deducting funds from the system account for loaning to the user.